Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: WB25356ST (04/12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SERFF Tr Num: UHLC-128025223 State: Arkansas

SUPPLEMENT

TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num:

Standard Plans 2010 Closed

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: WB25356ST (04/12) State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Disposition Date: 02/28/2012

Augustus, Tammy Frederick

Date Submitted: 01/27/2012 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed

Project Number: WB25356ST (04/12)

Requested Filing Mode: File & Use

Date Approved in Domicile:

Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 02/28/2012

State Status Changed: 02/28/2012 Deemer Date:

Created By: Michelle Ambach Submitted By: Tammy Frederick

Corresponding Filing Tracking Number: WB25356ST (04/12)

Filing Description:

Submitted for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is new and does not replace any previously submitted advertisement. The material included within this filing is an Invitation to Inquire and will be used when the consumer types in www.golong.com in their web browser.

Company and Contact

Filing Contact Information

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: WB25356ST (04/12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Susan Cipollo, Director

Susan_J_Cipollo@uhc.com

880 Blair Mill Rd.

215-902-8444 [Phone]

Horsham, PA 19044

215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
185 Asylum Street Group Code: 707 Company Type: Life and Health

Hartford, CT 06103 Group Name: State ID Number:

(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes

Fee Amount: \$1,900.00

Retaliatory? No

Fee Explanation: 38 COMPONENTS @ 50.00 PER COMPONENT

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

UnitedHealthcare Insurance Company \$1,900.00 01/27/2012 55862339

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: WB25356ST (04/12)

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Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Correspondence Summary

Dispositions

StatusCreated ByCreated OnDate SubmittedFiled-ClosedStephanie Fowler02/28/201202/28/2012

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: WB25356ST (04/12)

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Project Name/Number: ADVERTISING/WB25356ST (04/12)

Disposition

Disposition Date: 02/28/2012

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

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Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Statement of Variability	Filed-Closed	Yes
Form	WEB PAGE	Filed-Closed	Yes
Form	WEB PAGE	Filed-Closed	Yes
Form	WEB PAGE	Filed-Closed	Yes
Form	WEB PAGE	Filed-Closed	Yes
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Form WEB PAGE Filed-Closed Yes **Form WEB PAGE** Filed-Closed Yes

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

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Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Form Schedule

Lead Form Number: WB25356ST (04/12)

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
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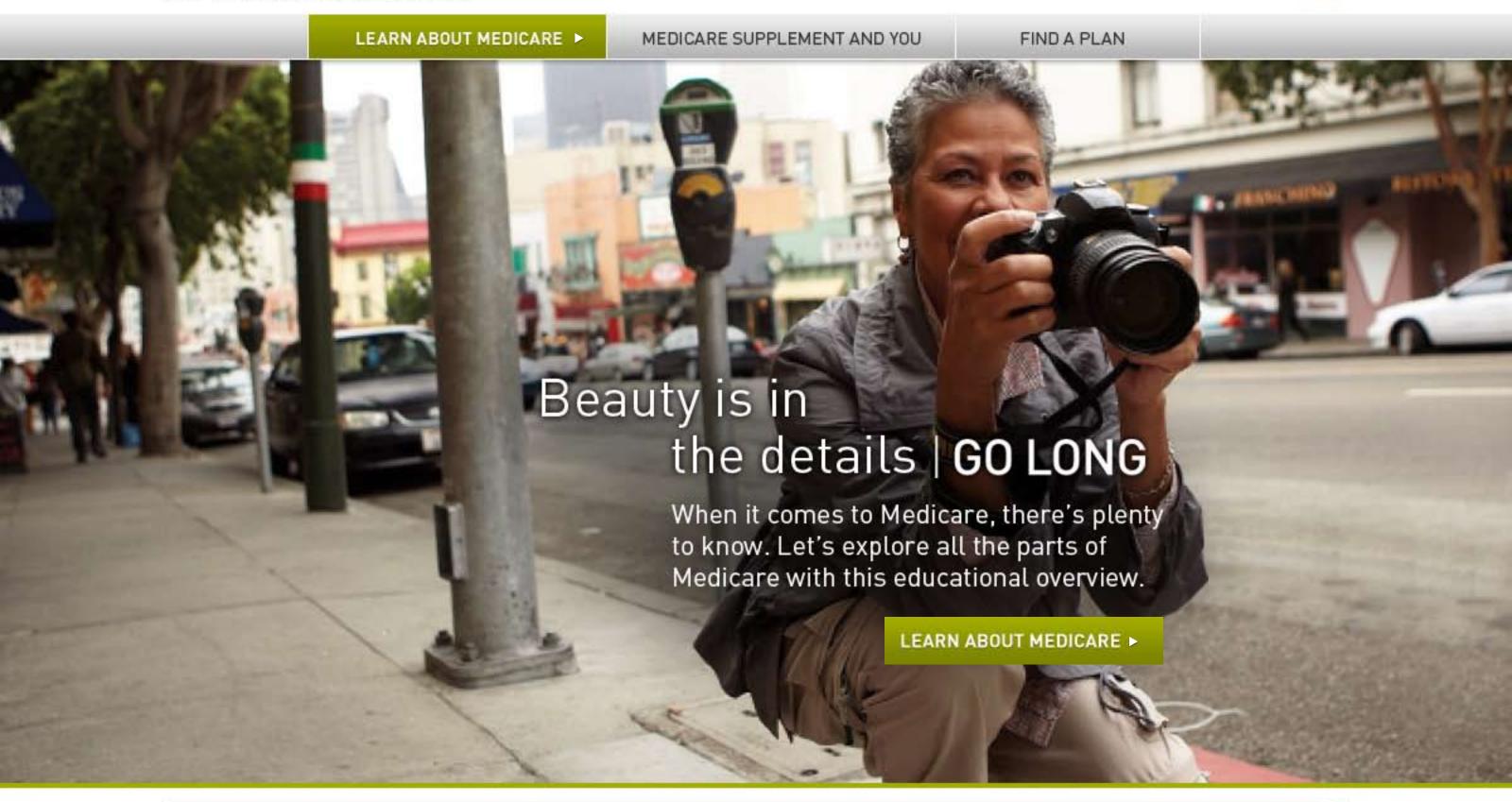
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AARP Medicare Supplement Insurance Plans



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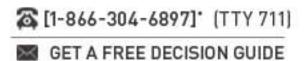
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Clarity is just a matter of putting your focus in the right place

Whether you are new to Medicare, or have been enrolled for years, there is plenty to know. Making a decision about your health insurance requires doing a little homework. This website was developed to help you do just that.

First, you will learn "the basics" about what Medicare is and how the various parts of Medicare work. Next, you'll learn what Medicare supplement insurance is, and how it may fit with your lifestyle. With this important information, you'll be ready to make confident decisions about your Medicare coverage.

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What is Medicare?

Medicare is a health insurance program for people age 65 and over, as well as for some people with disabilities. Since 1965, it has helped millions of Americans pay for the health care services they need. You likely have already paid into the program through Social Security. Take a look at the requirements on the next page to understand what makes you eligible for Medicare.

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Am I eligible for Medicare?

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If you're turning 65

<u>hide</u> ▼

If you're turning 65, you have an opportunity to enroll in Medicare. You can enroll three months before the month you turn 65, the month of your birthday or three months after your birth month. Eligibility requirements include:

- · You or your spouse have worked for at least 10 years in Medicare-covered employment, and
- You're a U.S. citizen or permanent resident for at least five years
- · Even if you're not collecting Social Security yet, you're eligible to join at age 65 or later

If you're over 65



- · You or your spouse have worked for at least 10 years in Medicare-covered employment
- You're a U.S. citizen or permanent resident for at least five years
- Even if you're not collecting Social Security yet, you're eligible to join at age 65 or later

If you're under 65 with a disability

<u>hide</u> ▼

If you are eligible for Medicare due to disability, requirements include:

- · You're a U.S. citizen or permanent resident for at least five years, and
- · You have a disability or end-stage renal disease and meet certain requirements

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Medicare Parts A and B

Medicare Parts A and B are part of the federal government's standard health plan for people age 65 or over – and for those with certain disabilities. Medicare works the same way throughout the U.S. with any provider that accepts Medicare patients. Parts A and B each help to pay for several types of medical costs, but they don't cover everything. They provide coverage for some of the following costs:



Part A: Hospital Coverage

- · Inpatient hospital stays and nursing facility stays
- · Hospice care and respite care



Part B: Medical Coverage

- · Doctor visits
- Outpatient care, such as lab tests
- · Services not covered by Part A, such as physical therapy
- · Some home health care services, in some cases

Parts A & B pay:

- Most fees for covered stays in the hospital except the Part A deductible and co-insurance amounts
- About 80% of Part B-covered doctor and outpatient medical expenses (after the annual deductible is met)

You pay:

- The Part A premium, deductible and co-insurance amounts that apply
- Usually a Part B monthly premium
- The remaining Part B out-of-pocket expenses are up to you
- · Part B annual deductible

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Medicare Part C (Medicare Advantage)

Medicare Advantage (Part C) plans are Medicare-approved, but offered by private insurers. They combine hospital costs, doctors' visits, outpatient care, and often Part D prescription drug coverage, into one plan. Some plans may offer vision, dental, hearing and/or health programs, at an extra cost.



More about Medicare Part C (Medicare Advantage)

- These plans often require you to pay co-pays
- · The doctors and hospitals you go to are usually part of a network
- · You may also need a referral to see a specialist

Part C pays:

Fixed dollar amount for covered services

You pay:

- Part B premium and depending on your plan:
 - Part A premium (some plans have low or no premium)
 - Part C premium (some plans have low or no premium)
 - Co-payments
 - Deductibles

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Medicare Part D - Prescription Drug Coverage

If you have Medicare Parts A and/or B, this plan can be purchased separately to help cover prescription drug costs. These plans are offered by Medicare-approved private insurers – costs and covered drugs vary from plan to plan.



More about Medicare Part D

- · Part D works with a Medicare supplement insurance plan, or on its own
- · You can also get Part D benefits through some Part C plans

Each year, Part D pays:

- Covered prescriptions included on the formulary (a list of covered drugs based on the plan selected)
- Varying shares of other covered prescription costs until you reach the coverage gap
- Most of the other covered prescription costs after you are out of the coverage gap

Each year, you pay:

- · Monthly premium
- Varying shares of covered prescription costs, until you reach the coverage gap
- Varying shares of the cost of generic and brand name drugs while in the coverage gap
- Low or zero co-pays or co-insurance for prescription drug costs, after you are out of the coverage gap

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Medicare Parts A and B work together to provide good, basic medical coverage – yet they don't pay for everything. You're still responsible for expenses such as deductibles and co-insurance.

Medicare supplement insurance plans are plans offered by private insurance companies that work with the coverage provided through Medicare Parts A and B. A variety of standard plans are available to meet your budget, each offering the same basic benefit structure. When used with Parts A and B, Medicare supplement plans help to protect you from some or all of the out-of-pocket medical costs that Medicare doesn't pay. Medicare supplement insurance plans may help you control your health care because there are no network restrictions. So you can visit any doctor who accepts Medicare patients, and you can see a specialist without a referral.

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More about Medicare Supplement Plans:

 In most states, Medicare supplement plans have standard coverage options that are identified by letters A through N. So, when shopping for a plan, you can compare one company's plan F versus another company's plan F, for example. There are different Medicare supplement plan options available in Massachusetts, Minnesota and Wisconsin.

Depending on the plan you choose, Medicare supplement insurance pays:

- Part A co-insurance, and most plans pay the hospital deductible
- Some of the out-of-pocket costs not paid by Part B. Several plans also cover the Part B deductible
- · Cost of blood transfusions (first 3 pints)
- Cost of 365 extra hospital days after you've used up your Part A benefits
- Skilled nursing facility co-insurance

Depending on the plan you choose, you pay:

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- · Monthly premium
- Limited out-of-pocket costs

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The following Exclusions and Limitations information is for residents of Arizona, Idaho, Kansas, Maryland, Oklahoma and Texas:

- Benefits provided under Medicare.
- · Care not meeting Medicare's standards.
- Injury or sickness payable by Workers' Compensation or similar laws.
- Stays or treatment provided by a government-owned or -operated hospital or facility unless payment of charges is required by law.
- . Stays, care, or visits for which no charge would be made to you in the absence of insurance.
- For Arizona, Kansas and Oklahoma residents: Stays beginning, or care or supplies received, before your plan's effective date.
- For Idaho residents: Any portion of hospital or skilled nursing facility stay that takes place prior to your plan's effective date. Medical expenses
 incurred before your plan's effective date.
- For Maryland and Texas residents: Any period of hospital or skilled nursing facility stay that occurs prior to the effective date. Care or supplies
 received before your plan's effective date.
- For Arizona, Idaho, Kansas and Oklahoma residents: Any stay which begins, or medical expenses you incur, during the first 3 months after your effective
 date will not be considered if due to a pre-existing condition. A pre-existing condition is a condition for which medical advice was given or treatment was
 recommended by or received from a physician within 3 months prior to your plan's effective date.
- For Maryland and Texas residents: Expenses you incur during the first 3 months after your effective date will not be considered if due to a pre-existing
 condition. A pre-existing condition is a condition for which medical advice was given or treatment was recommended by or received from a physician
 within 3 months prior to your plan's effective date.

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MEDICARE SUPPLEMENT

MAKING A DECISION

OR FOR MORE INFORMATION

FIND A PLAN

Making a decision

Now that you've learned about Medicare, it is important to be aware of some of the decisions you have ahead of you. These are some of the choices you could make regarding your health insurance.

Learn the Basics

MEDICARE SUPPLEMENT AND YOU

Understand how Medicare coverage works, what it covers, and if you qualify for it. Decide if you want: Medicare Advantage Plan (Part C) Medicare Parts A & B Hospital (Part A) and medical (Part B) Hospital and medical coverage through private insurance companies, coverage, through the government, both available when you're 65. available when you're 65. Medicare Parts A and B are also available to people under the age of 65 who have certain disabilities. Cover my Prescriptions Cover my Prescriptions Some Part C plans offer built-in Part D Part D helps pay for medications drug coverage and some plans may not covered by Medicare. Available charge an extra cost or premium. through private insurance companies. Explore my Part C Choices Explore my Supplemental Choices Medicare supplement insurance Various Medicare Advantage plans pays some of the out-of-pocket costs are available. Medicare doesn't. Take time to review the benefits of Medicare supplement plans on this site, to see if they may be

Choose my Part C Plan

your decision.

Review your options and make

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Choose my Supplemental Plan

Review your options and make

right for you.

your decision.

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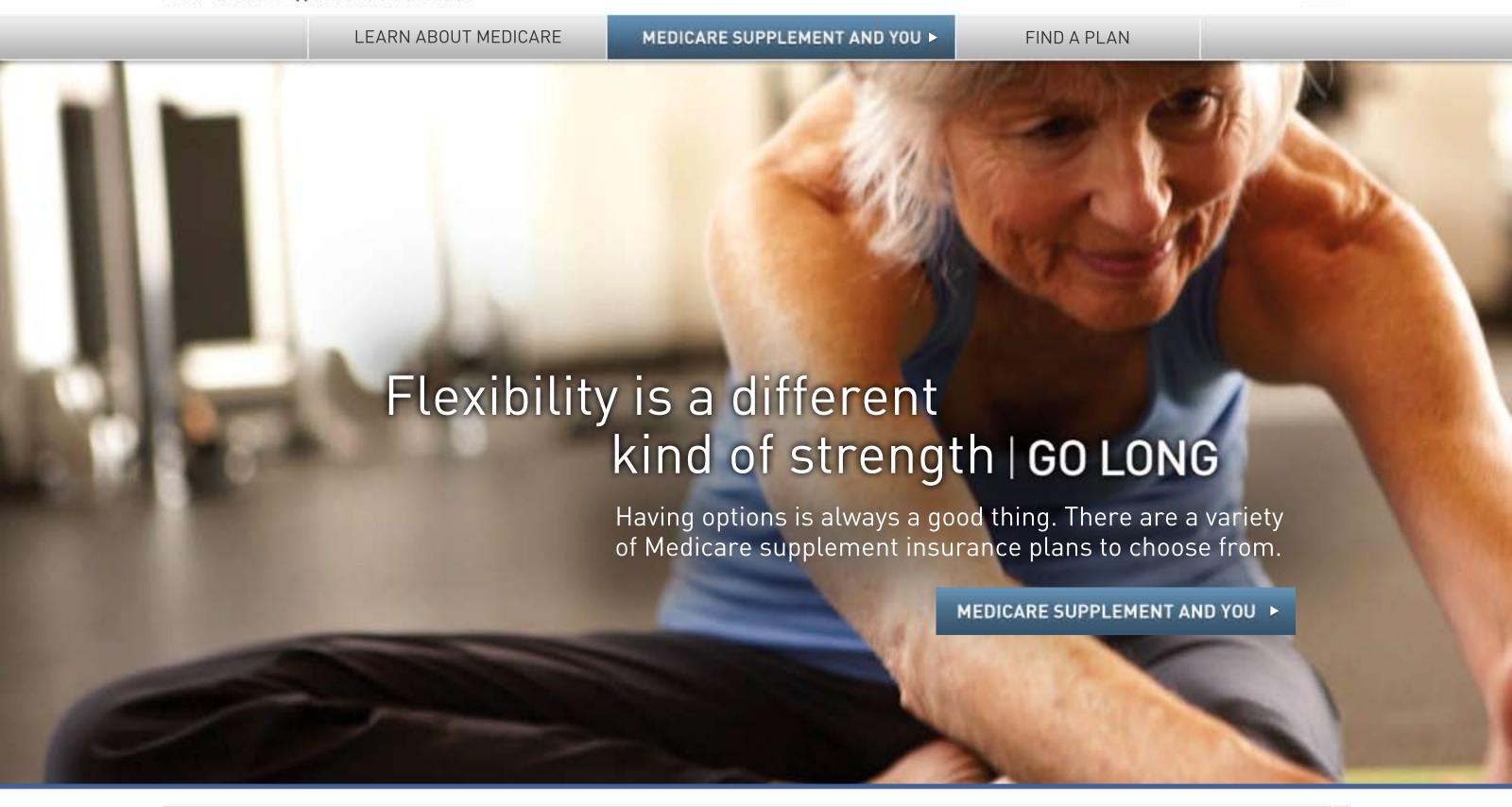
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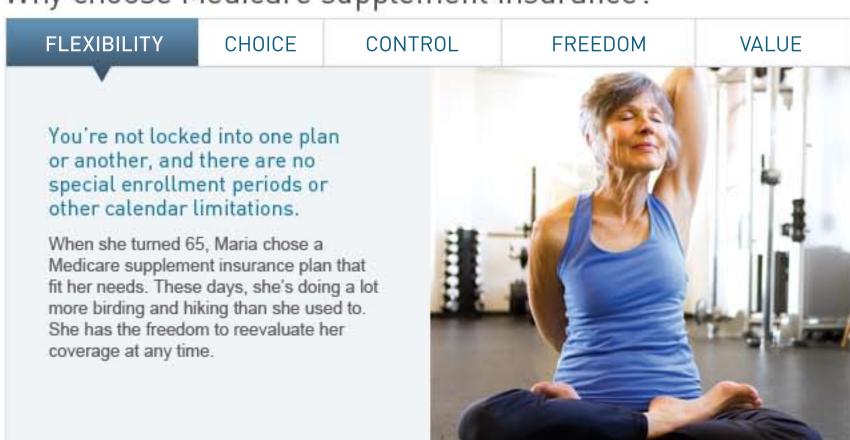
WHY AARP MEDICARE SUPPLEMENT INSURANCE PLANS?

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Coverage just as dynamic as you are

When it comes to health insurance, there is plenty to consider. What are your needs now? What will they be in the future? There are a variety of Medicare supplement insurance plans, so you can find the one that suits your needs. Click through the graphic below to see some of the important benefits of Medicare supplement plans.

Why choose Medicare supplement insurance?



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Why choose Medicare supplement insurance?

FLEXIBILITY

CHOICE

CONTROL

FREEDOM

VALUE

Choose any doctor or hospital that accepts Medicare patients.

Margaret is a mother of four and a grandmother to ten and counting. She makes her own decisions about her health care coverage. She always has. With a Medicare supplement plan, she can see any doctor who accepts Medicare patients with no network restrictions.



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Why choose Medicare supplement insurance?

FLEXIBILITY CHO

CHOICE

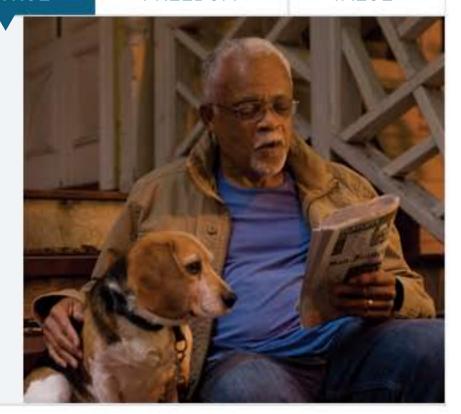
CONTROL

FREEDOM

VALUE

You may visit specialists without the need for referrals.

Bill knows when it comes to medical decisions nothing beats the expertise of a qualified specialist. Bill's Medicare supplement plan allows him direct access to the specialized care he needs. So he can focus on life.



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Why choose Medicare supplement insurance?

FLEXIBILITY CHOICE CONTROL

Your coverage travels with you anywhere within the U.S.

FREEDOM

Jerry has made New Jersey his home since the 1950s. These days he spends the winter months in Florida. Jerry's Medicare supplement plan gives him the same benefits in both locations – or wherever else he chooses to travel within the U.S.

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Why choose Medicare supplement insurance?

FLEXIBILITY CHOICE CONTROL

You get help paying out-of-pocket expenses such as visits to the doctor, no matter how many visits. Help with these expenses makes it easier to manage your health care costs.

FREEDOM

Sonya has a saying about frivolous spending.

"Don't do it." She prefers to invest in the
things she loves – her family, friends and life
experiences. Sonya's Medicare supplement plan
helps her stay within her medical budget, which
could save her up to thousands of dollars.**

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VALUE

**Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2010 (4 Oct, 2010) p. 16.

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With an AARP Medicare Supplement Plan, you're in good company

You'll be joining the more than [2.9 million]**

AARP members who are already enrolled in these plans.

Plus, 96% of surveyed planholders reported being fully satisfied with their AARP Medicare Supplement Plan. And 9 out of 10 surveyed would recommend their plan to their family and friends.** Now that's an impressive track record.

It's also good to know that there are a wide range of AARP Medicare Supplement Plans to choose from to find one that meets your needs and budget. So, you have plenty of options as you move forward.

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**From a report prepared for UnitedHealthcare Insurance Company by GfK Custom Research NA, "Medicare Supplement Plan Satisfaction Posted Questionnaire," 9/14/10 & Mark Farrah Associates, "December 2010 Medigap Enrollment & Market Share," May 2011, www.UHCMedSupStats.com

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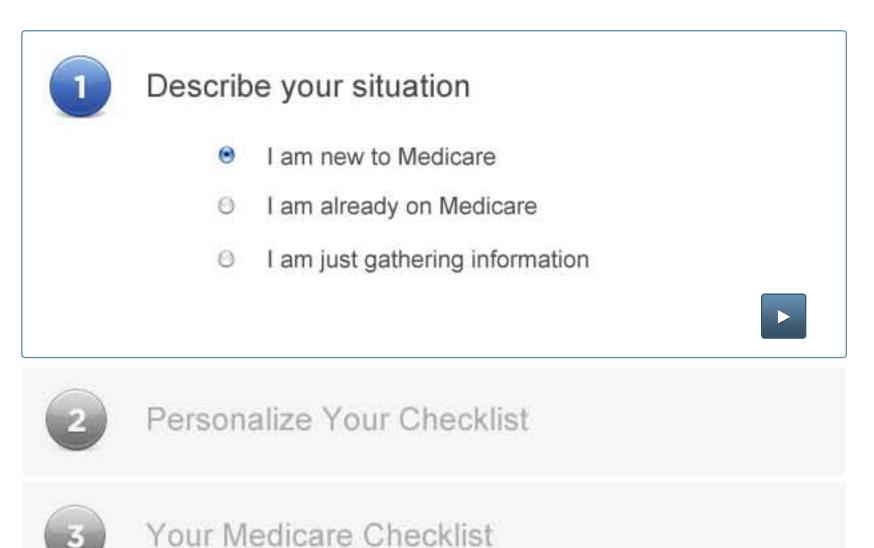
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When something is worth doing, it's worth doing right

There is no one-size-fits-all approach to Medicare. Everyone's situation is different. Preparing yourself with information is one of the best ways to navigate the process. This tool was designed to inform you about the options you have to consider and the process of getting the coverage you need.



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am new to Medicare

change



Which option best describes you?

- Turning 65 and preparing to go on Medicare
- Over 65 and enrolling in Part B
- Under 65 and eligible for Medicare due to disability





Your Medicare Checklist

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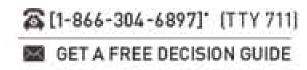
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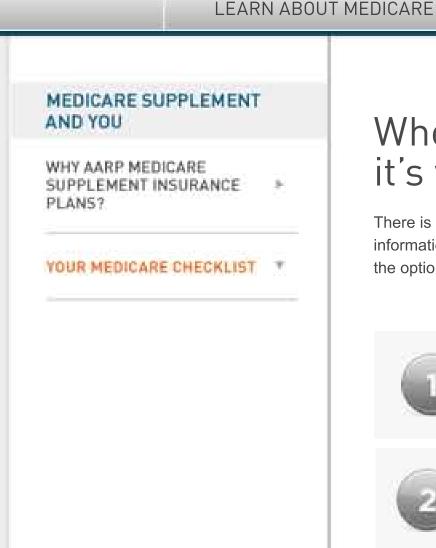
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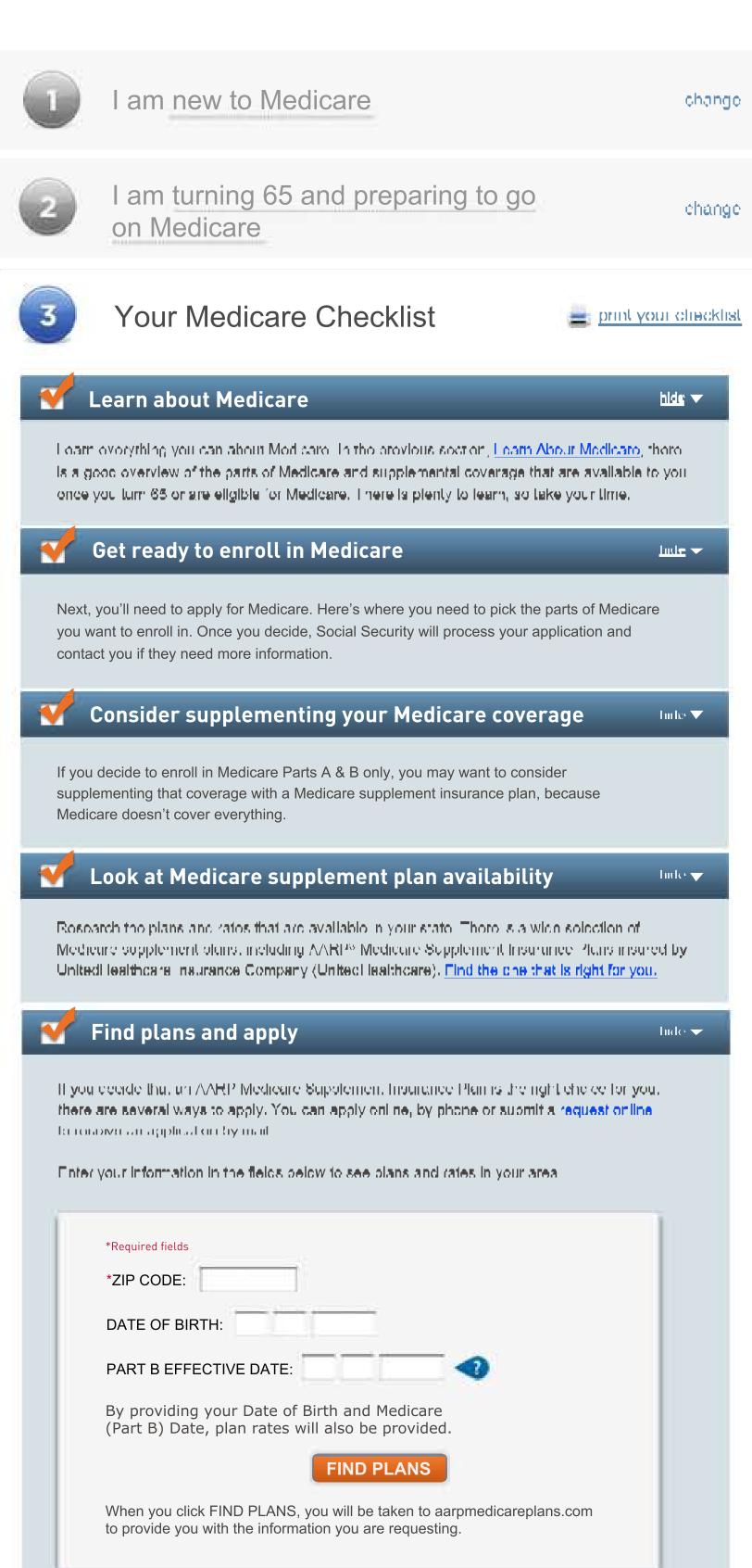
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My mission is to laugh as much as possible GO LONG

Everyone has a goal in life. Find the Medicare supplement insurance plan that helps you achieve yours.

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Find an AARP Medicare Supplement Insurance Plan that will go the distance with you

You've been years in the making. Along the way, you've learned who you are and what you love. There are several AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company to choose from, so you can select the one that best fits your specific needs. It's time to find the Medicare supplement plan that may be right for you.

ENTER YOUR INFORMATION IN THE FIELDS
BELOW TO SEE PLANS AND RATES IN YOUR AREA.

*Required fields					
*ZIP CODE:					
DATE OF BIRTH					
PART B EFFECT	IVE DATE:		•		
	our Date of Birth also be provided		are (Part B) dat	te,	
		FIND	PLANS		
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FREE DECISION GUIDE

Request a personal copy of Your Decision Guide to AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company below. You'll learn more about the plans that insure more than [2.9 million]* AARP members as they go long.

		· 人名英格兰斯拉斯斯特
	*FIRST NAME:	
	*LAST NAME:	
	*ADDRESS 1:	
	ADDRESS 2:	
	*CITY:	
AL 🛟	*STATE:	West Profession
	*ZIP CODE:	YOUR DECISION GUIDE
	PHONE NUMBER:	
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*From a report prepared for UnitedHealthcare Insurance Company by Infogroup/ORC, "Substantiation of Advertising Claims Concerning AARP Medicare Supplement Insurance Plans," December, 2010, www.UHCMedSupStats.com.

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THANK YOU

Thank you for your interest in AARP® Medicare Supplement Insurance Plans insured by UnitedHealthcare Insurance Company. Your <Free Decision Guide> will <time frame and delivery method>.

For questions, please call [1-866-304-6897].

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When something is worth doing, it's worth doing right

There is no one-size-fits-all approach to Medicare. Everyone's situation is different. Preparing yourself with information is one of the best ways to navigate the process. This tool was designed to inform you about the options you have to consider and the process of getting the coverage you need.



I am already on Medicare

change



Which option best describes you?

- Currently have Part A only
- Currently have Parts A and B only
- Currently have a Medicare supplement plan
- Currently have a Medicare Advantage plan
- Currently under 65 and eligible for Medicare due to disability





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I am just gathering information

change



Which option best describes you?

- Not yet 65
- Already on Medicare
- Gathering information for a family member or friend
- Under 65 and eligible for Medicare due to disability





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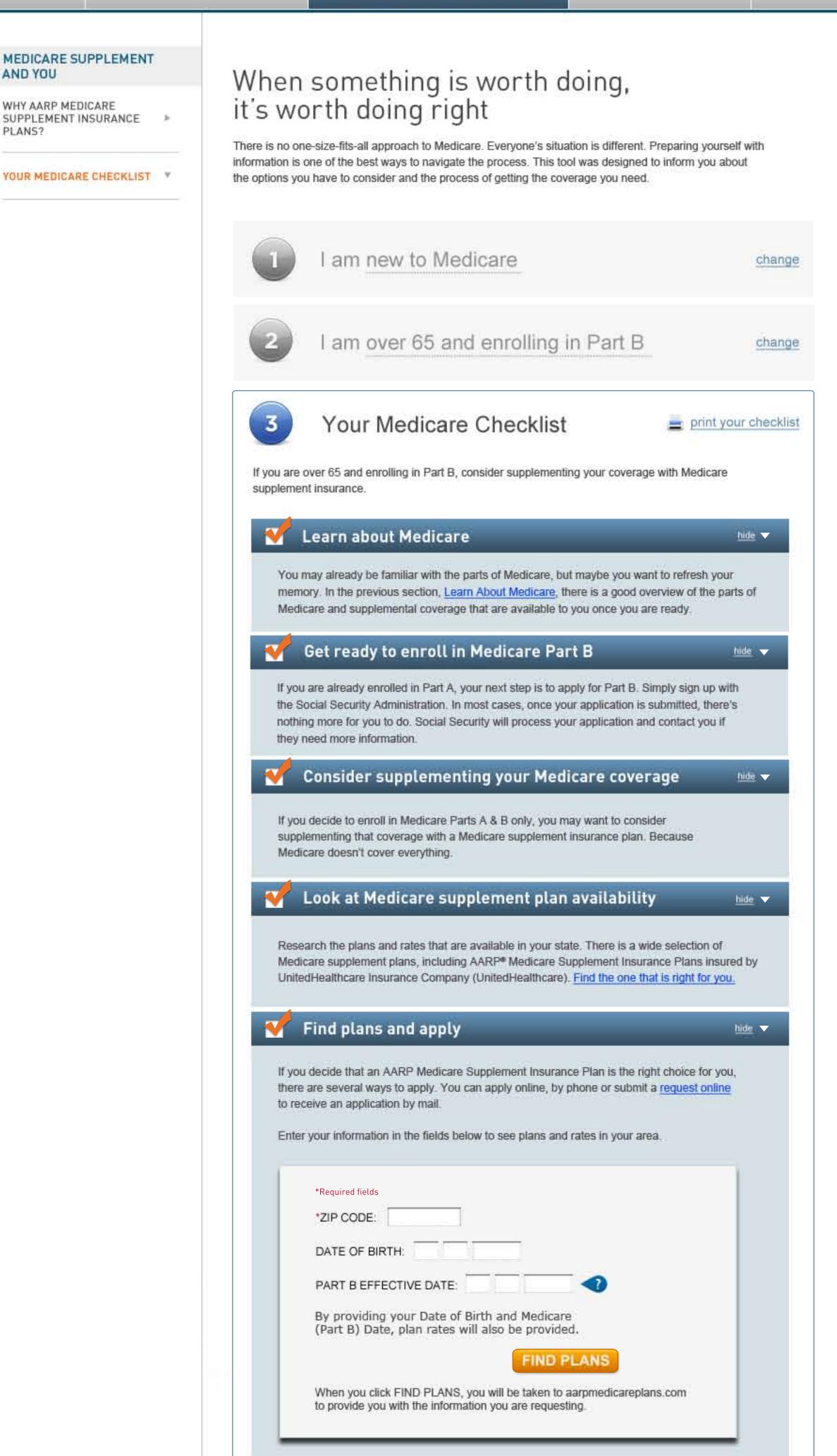
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I am new to Medicare

change



I am under 65 and eligible for Medicare due to disability

change



Your Medicare Checklist

You have indicated that you are eligible for Medicare due to disability. We are unable to assist you online, please call [1-866-304-6897] for information. (Plans may not be available in all states.)

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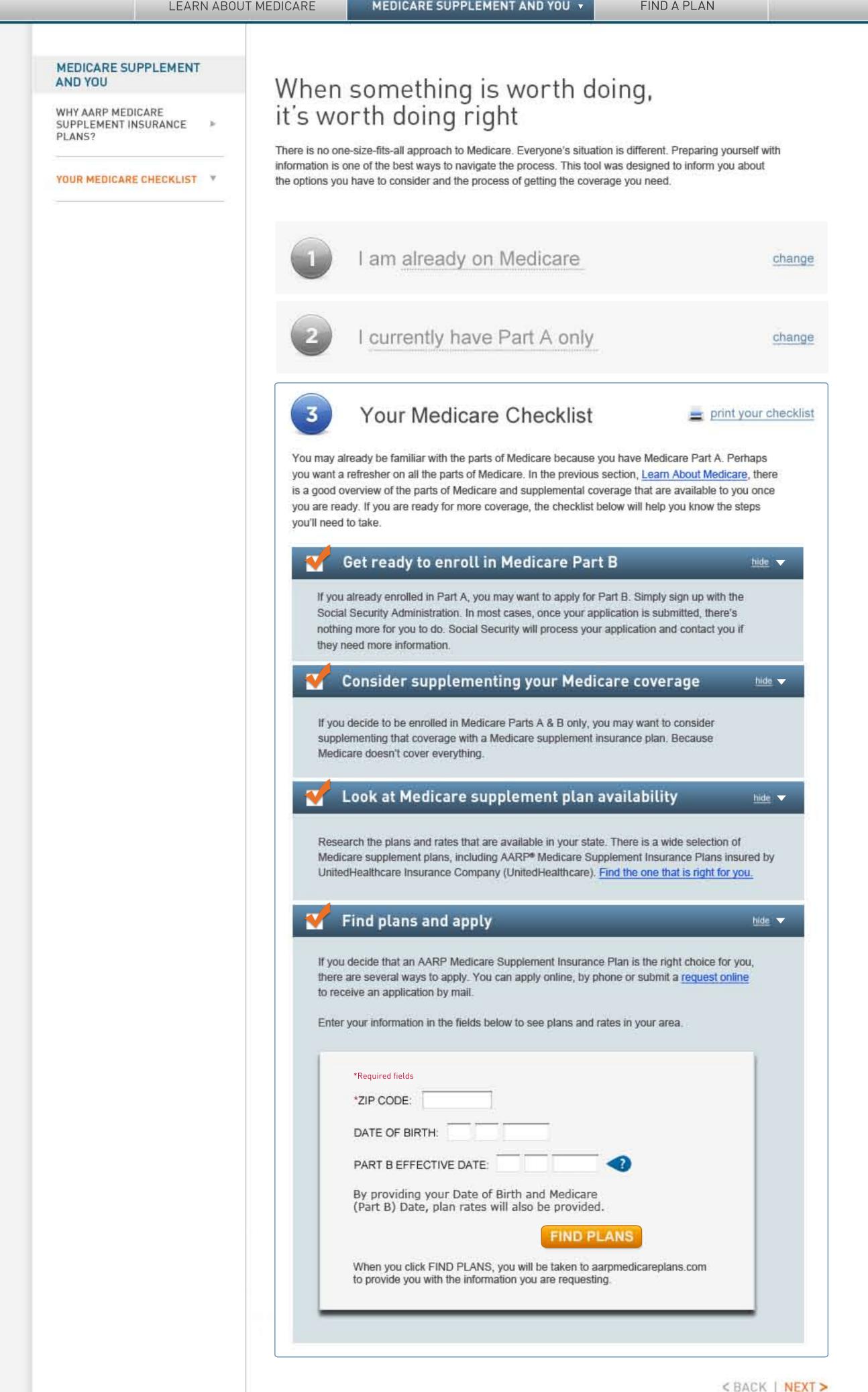
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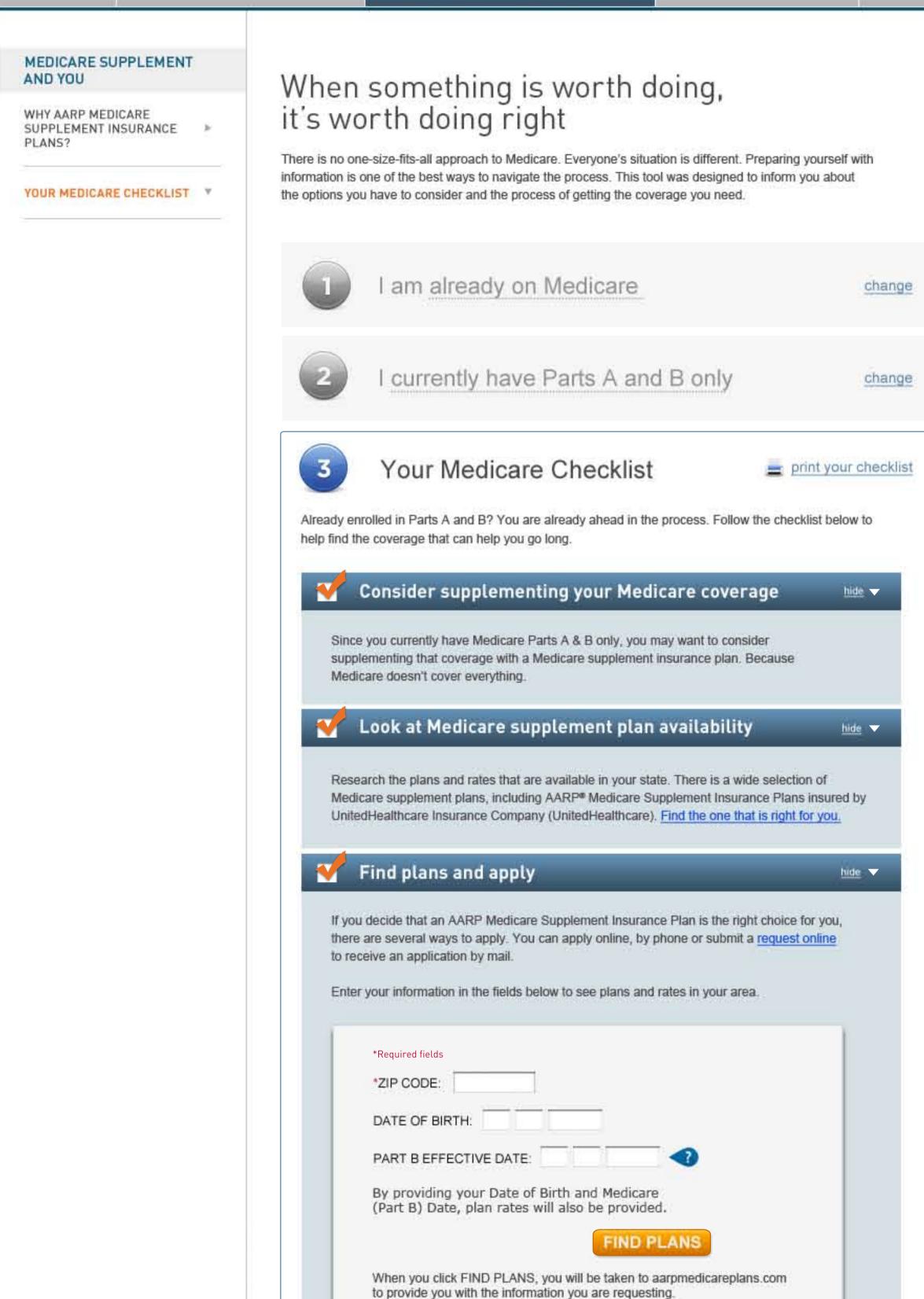


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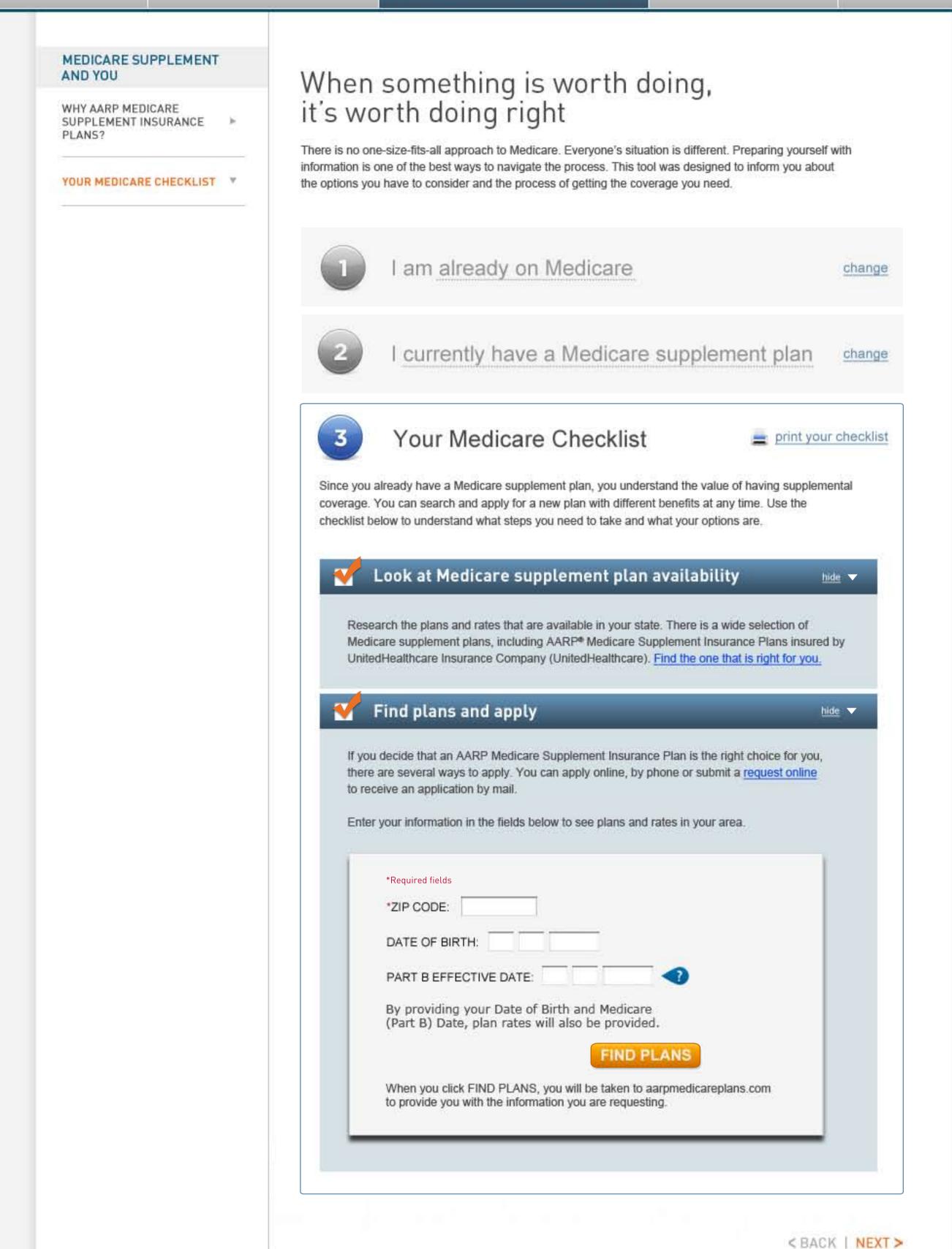
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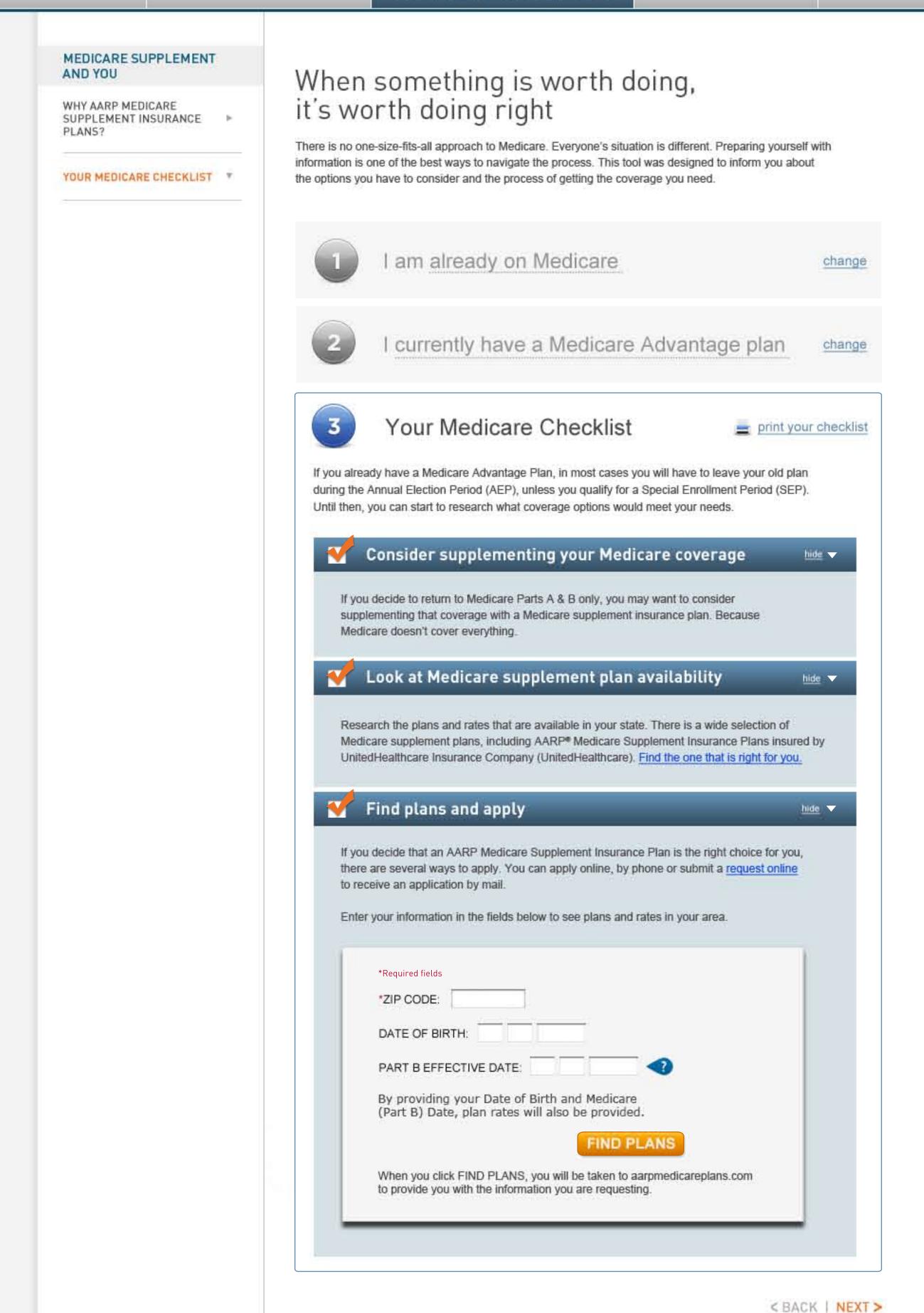
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am already on Medicare

change



I am currently under 65 and eligible for Medicare due to disability

change



Your Medicare Checklist

You have indicated that you are eligible for Medicare due to disability. We are unable to assist you online, please call [1-866-304-6897] for information. (Plans may not be available in all states.)

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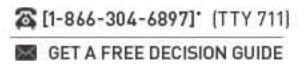
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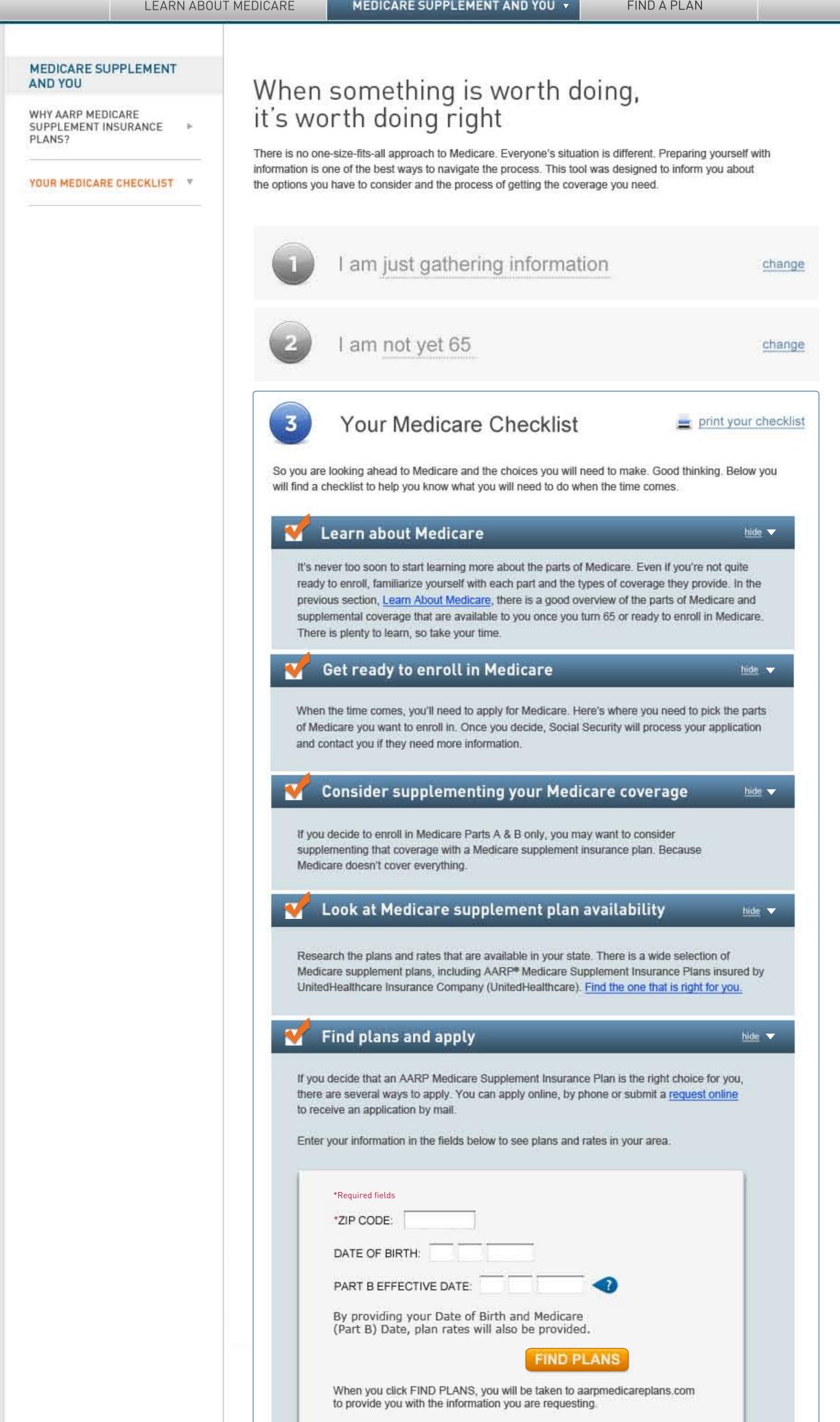


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I am just gathering information

change



I am already on Medicare

change



Your Medicare Checklist

Perhaps you're evaluating your current Medicare coverage. Select the option that best describes you.

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I am just gathering information

change



I am gathering information for a friend or family member

change



Your Medicare Checklist

There's a lot to know about Medicare, and if you're researching for a family member or friend you may find yourself searching for information that can add even more coverage questions into the mix. The key is to start the planning process early, allow enough time to evaluate the coverage options available in Medicare, and meet with the people who are key to the decision-making process. Share what you've learned and ask questions.

Visit the <u>Learn About Medicare</u> section of this site and call [1-866-304-6897] so you can receive helpful information and talk over options with a licensed insurance agent/producer who can provide you with the information you need. Then you'll be prepared to discuss the options with the friend or family member who is looking to you for help.

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I am just gathering information

change



I am under 65 and eligible for Medicare due to disability

change



Your Medicare Checklist

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CONTACT US

AARP® Medicare Supplement Insurance Plans Insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York, Islandia, NY)

Call toll-free: [1-866-304-6897] TTY users, call: [711]

Hours:

[7 a.m. – 11 p.m. ET, Monday – Friday 9 a.m. – 5 p.m. ET, Saturday]

Mail:

UnitedHealthcare Insurance Company P.O. Box 1017 Montgomeryville, PA 18936

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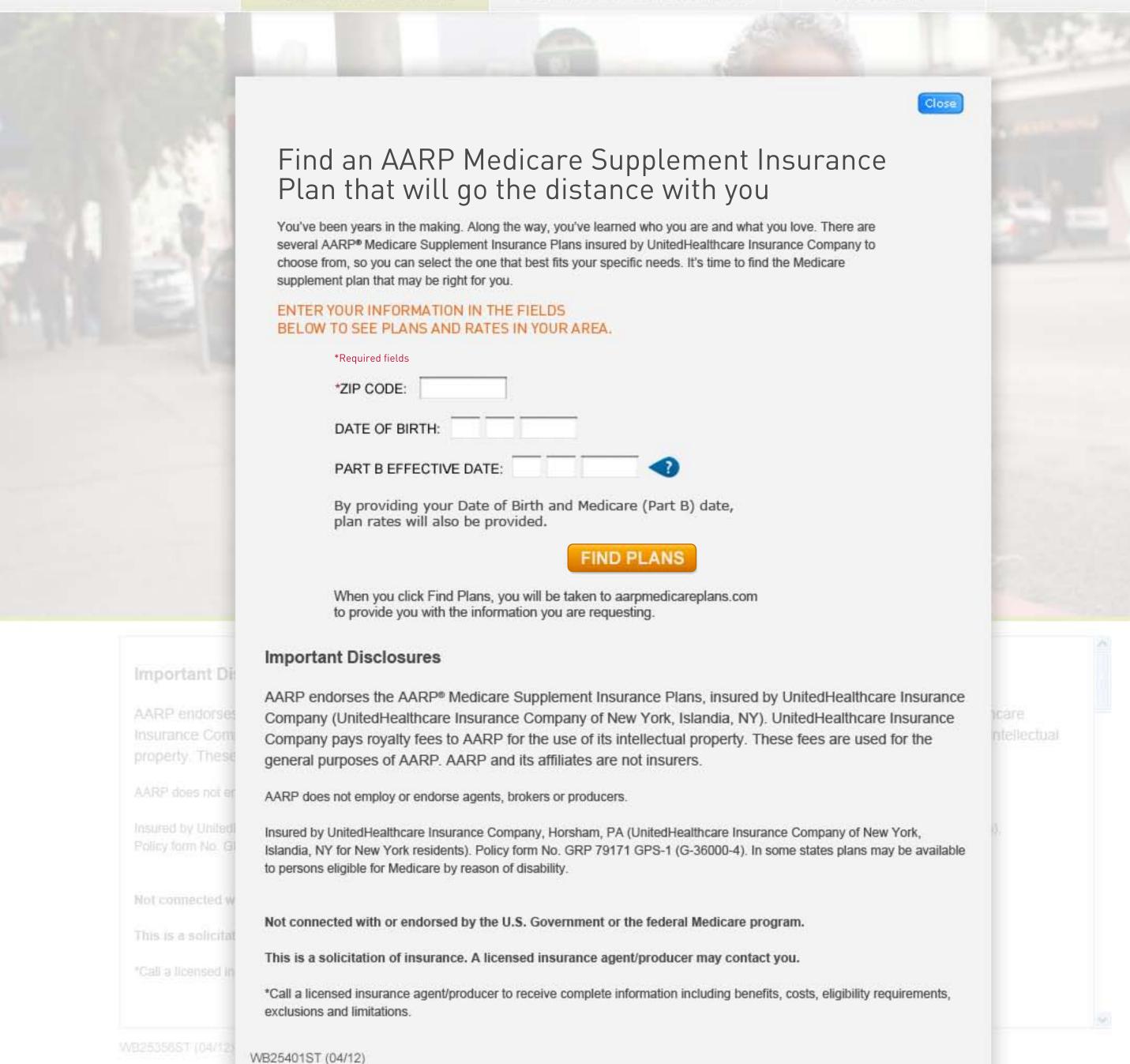


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SERFF Tracking Number: UHLC-128025223 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: WB25356ST (04/12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/WB25356ST (04/12)

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Statement of Variability Filed-Closed 02/28/2012

Comments:

Please see attached.

Attachment:

SOV - Go Long Micro Site.pdf

Go Long Micro-Site Component List Statement of Variability

These are the conditions of variable text within these components:

All Components:

- The telephone numbers could vary depending on what source the user came into the site.
- The TTY number could vary in the future if that system is expanded or updated.

WB25371ST (04/12), WB25377ST (04/12)

The number of AARP members insured by an AARP Medicare Supplement Insurance Plan will vary as that number changes.

WB25378ST (04/12)

- The 'Free Decision Guide' reference could vary in the future if the title of this piece is changed.
- The 'time frame and delivery method' will vary according to how the user has indicated the information to be provided to them.

WB25396ST (04/12)

The 'Contact Us' hours could vary according to business requirements.